

Certificate Number: 03088-PAM-DE-037853764

Bankruptcy Case Number: 23-02246



03088-PAM-DE-037853764

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 16, 2023, at 12:32 o'clock PM CDT, Lynn P Cozier completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 16, 2023 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor